Determinants of Using Go-Pay and its Impact on Net Benefits

Gede Leo Nadi Danuarta
Faculty of Economics and Business
Pendidikan Nasional University
Denpasar, Bali, Indonesia

Gede Sri Darma
Undiknas Graduate School
Denpasar, Bali, Indonesia

Abstract:- Go-Pay has become an important instrument for providing mobile payment services in Indonesia. In spite of the benefits that users obtain from Go-Pay, its adoption is low compared to the cash payment method since the cash payment method still dominates in Indonesia. The aim of this study is to investigate determinants that affect the adoption of Go-Pay services and its impact on individual success factor in Denpasar, Bali using modified technology acceptance model (TAM). The Data were obtained from 93 respondents in Denpasar, Bali. The data were processed using Partial Least Square (PLS)- Structural Equation Modeling (SEM). The study found that perceived ease of use, perceived usefulness, and perceived enjoyment significantly and positively influence on intention to use Go-Pay. In contrast, perceived risk significantly and negatively influences on intention to use Go-Pay. Additionally, the effect of intention to use significantly and positively influence on actual usage of Go-Pay. Moreover, actual usage significantly and positively influences on net benefits. The result of this study can be used by fintech payment companies to maximize the adoption of fintech payment in Indonesia.

Keywords:- Fintech; Go-Pay; Mobile Payment; Net Benefits; Perceived Enjoyment; Technology Acceptance Model (TAM.

I. INTRODUCTION

Along with the advancement of information technology and communication has caused major changes to human activities in various sectors, especially in the financial sector. Rapid technological developments create new innovation in terms of financial transactions. This innovation is the result of a combination of financial services with modern technology which ultimately transforms the conventional business model into a moderate one which initially in payment process must meet face-to-face and bring a certain amount of cash in doing transactions, now it becomes long-distance transactions by making payments that can be done in seconds with the help of technology which is called financial technology or fintech[1]. The existence of fintech creates efficient and practical transactions, especially in the economic field in various countries.

PT Aplikasi Karya Anak Bangsa which is often known as Go-Jek, is one of the companies that supports and implements financial technology in providing services. Go-Jek offers its fintech called Go-Pay which is a digital wallet in the form of a Go-Jek balance and can be used to pay for various services from Go-Jek and every merchant which provides Go-Pay payment. Based on survey which is conducted by FT Confidential Research Mobile Payment found Go-Pay to be the most popular mobile payment platform in Indonesia. The FT Confidential Research Mobile Payment survey said Go-Pay was used by almost three-quarters of cellular payment users in the last three months of July-September 2018 [2] In spite of the fact that Go-Pay is popular, it turns out that in the midst of the cashless era, the cash payment method apparently still dominates in Indonesia. Based on data more than 50 percent of transactions in Indonesia use the cash payment method [3], [4]. This phenomenon occurs because there is a belief in the community that cash is free of use, able to use anytime and anywhere, confidential, cannot be hacked, and does not depend on internet speed. These are reasons why people are still reluctant to use Go-Pay. Additionally, there is a negative perception of people for the risk to use Go-Pay for instance disclosure of user log-in information to third parties and Go-Pay account being hacked by a hacker. Currently, there are cases where Go-Pay users experience the problem of using Go-Pay such as Go-Pay users who used Go-Jek services including Go-Food, Go-Ride were unable using Go-Pay payment [5]. In addition to the problem of payment transactions using Go-Pay, Go-Pay also has problems in topping up the Go-Pay balance. Previously, many netizens complained that their Go-Pay balance did not increase even after top-up. These complaints come from users who top-up through various banks. Users who use alternative methods such as top-up through the driver and Alfamart also complain that their balance has not yet increased [6]. This will affect people's perception and intention to use Go-Pay which will be able to affect the growth of Go-Pay and the economics of Indonesia in the future.

II. LITERATURE REVIEW

A. Technology Acceptance Model (TAM)

One of the model theories that was built to analyze and understand determinants that influence users to accept and to use the technology is Technology Acceptance Model (TAM) which is developed by Davis (1989) [7]. TAM states that intention to use of technology is the most crucial determinant of actual usage of technology, whereas intention to use in turn, is affected by perceived usefulness and perceived ease of use[7]. Previous study defines perceived ease of use as the level to which people believe that the use of certain system will make users do not make any effort. While perceived usefulness is defined as the level to which people believe that the use of certain system will improve their performance [7].

B. Perceived Risk

Prior study defines perceived risk as a "perception of uncertainty and unintended consequences of using products or services" [8]

C. Perceived Enjoyment

Prior research defines perceived enjoyment as the level to which the usage of technology is viewed to be enjoyable aside from any consequences that may be predicted [9].

D. Intention to Use

According to previous study, intention is a desire that arises due to the attraction of a product or service seen by someone and then decides to use the product or service. [10].

E. Actual Usage

Actual usage is the repeated over usage of technology and the users believe if the system is easy to use and will improve their productivity then they will be satisfied [11], [12].

F. Net Benefits

Net benefits is an achievement where individual and organization get direct benefits from the use of information system.

G. Go-Pay

Go-Pay is an electronic wallet which is issued by PT DAB which is authorized and controlled by Bank Indonesia, which has the same function as physical money which can be used as a legal payment instrument, whose value is equal to the value of cash deposited first in the Go-Pay account. Go-Pay account is an account that is given to GO-PAY Users during registration. This account will be created based on the information that the user gave during the registration process. PT DAB, often known as PT Dompet Anak Bangsa, a limited liability company founded and operating legally under the laws of the Republic of Indonesia and domiciled in DKI Jakarta, Indonesia which facilitates payment transactions between consumers and people involved in business [13].

III. STUDY MODEL AND HYPHOTHESES

Prior studies state that perceived ease of use plays an important part in electronic money adoption [14], [15], electronic wallet [16], and E-Money Card [17]. Therefore, the following hypotheses is recommended:
H1: Perceived Ease of Use affects positively on Intention to Use Go-Pay.

Several previous studies have stated that perceived usefulness affects positively on intention to use technology such as electronic money [14], [15], electronic wallet [16], and E-Money Card [17]. Based on prior studies, the following hypotheses is recommended:
H2: Perceived Usefulness affects positively on Intention to Use Go-Pay.

Existing research found a significant effect between perceived risk and intention to use mobile banking [18]. Prior research found that perceived risk influences significantly and negatively on intention to use electronic wallet [16], electronic money [15], and smartphone applications [19]. Therefore, we recommended the following hypotheses:
H3: Perceived risk has a negative effect on Intention to Use Go-Pay.

Several existing studies stated that perceived enjoyment has a positive effect on intention to use a new technology such as mobile learning systems [20], Augmented Reality Teaching Platform [21], one Platform E-Payment [22], and smartphone applications [19]. Based on above literatures, we recommend the following hypotheses:
H4: Perceived Enjoyment influences positively on Intention to Use Go-Pay.

The influence of intention to use on actual usage of technology in TAM has been examined in several studies. Previous study states that intention to use has an effect on actual usage of technology [23]. Prior study found that higher intention to use, the higher the actual usage of private network [24]. Intention to use – Actual usage relationship has been tested as well by prior study in their study of E-Commerce adoption [25]. Based on prior researches, we recommend the following hypotheses:
H5: Intention to Use affects positively on Actual Usage of Go-Pay.

The effect of the use of system on individual success factor which is net benefits has been studied by several researchers. Net benefits is the most crucial direction for future research in the context of actual usage of technology [26]. Prior studies found that system use affects positively on net benefits [27]–[30]. Based on the explained literatures, the following hypotheses is suggested:
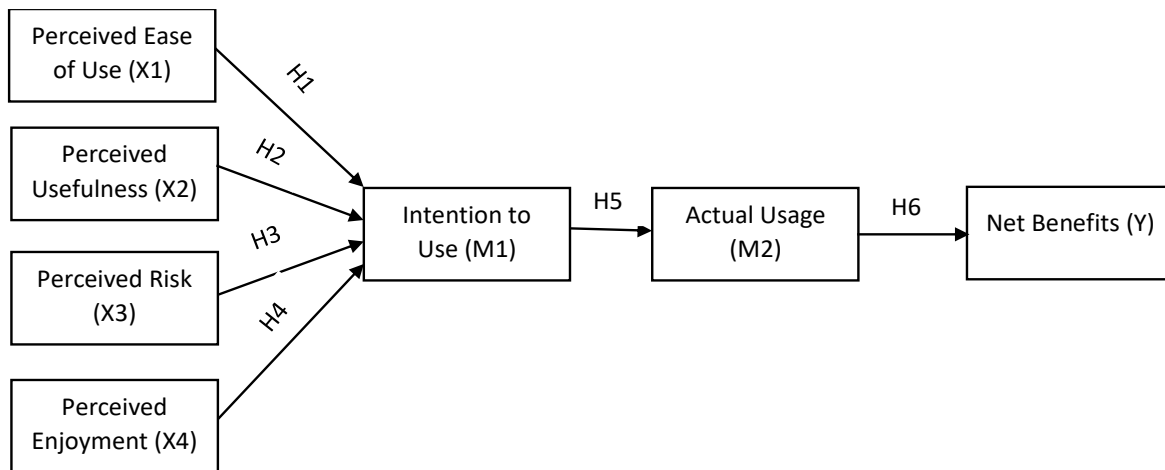H6: Actual Usage influences positively on Net Benefits.

Fig. 1.:- The Proposed of Research Model

IV. RESEARCH METHOD

This research was conducted in Denpasar, Bali. The reasons why the author chose Denpasar as the research location are generally people in Denpasar have a good education, better financial background, understand and open-minded to accept the new technology and apply it in their daily lives. Moreover, not all areas on the island of Bali allow the presence of Go-Jek, especially tourism areas because certain local communities in Bali have an opinion that Go-Jek services can overtake local people's income. In addition, Go-Pay's payment is generally widely available at merchants in Denpasar. This is the author's consideration for conducting research in the city of Denpasar. The marked population for this study was youngsters in Denpasar City of Bali specifically in Pendidikan Nasional University. This research applied accidental sampling method as survey instrument. Accidental Sampling is a technique of determining samples based on the chance that is consumers who incidentally meet with researchers can be used as samples if viewed by people who happen to be found suitable as a source of data [31]. The sample was collected from youngsters in Denpasar City of Bali, who were students at the Pendidikan Nasional University. They were considered to be suitable because Pendidikan Nasional University is located in Denpasar. Not all areas in Bali allow the presence of Go-Jek, especially tourism areas because certain local communities in Bali have an opinion that Go-Jek services turn off local people's income. In addition, most merchants in Denpasar provide Go-Pay payment. Additionally, there is a public view that students from Pendidikan Nasional University have a higher economic background compared to students from other universities. The public view is also quite rationally acceptable because financially the tuition fee at Pendidikan Nasional University is higher compared to other universities which means that students from Pendidikan Nasional University have the financial capability to adopt the technology. All respondents in this study were given a questionnaire form that explained the purpose of the study clearly. The survey was conducted in October 2019.

All indicators in this study were taken from prior studies. The indicators were modified to fit the context of this study related to Go-Pay in the context of Denpasar, Bali. Perceived Ease of Use measured with 6 indicators: easy to learn, controllable, clear & understandable, flexible, easy to become skilful, easy to use and Perceived Usefulness were measured with 6 indicators as well: work more quickly, job performance increase productivity, effectiveness, makes job easier, useful adapted from previous study [7]. Perceived Risk with 3 indicators: presence of certain risk, experiencing losses, and thinking that risk were adopted from existing study [8]. Perceived Enjoyment with 3 indicators: enjoyable, pleasure experience, playful were adopted from prior study [9]. Intention to Use with 3 indicators: desire to use, always try to use, continue in the future were adopted from Mustakini [32]. Actual Usage with 2 indicator: frequency and duration of time of technology use were adopted from prior study [33]. Finally, Net Benefits with 3 indicators: speed of task completion, job performance, and effectiveness were adopted from Davis [7].

The data of this research was obtained from a questionnaire divide into two parts. Part A contains the demographic of respondent, while Part B instruction on how to fill questionnaires and statements of questionnaires for the different constructs. The measurement uses a likert scale with five alternative answers which are then modified into four alternative answers by eliminating the middle answer [34]. Likert scale modification eliminates the middle category of answers based on the consideration that the remaining answers in the middle will cause a tendency to answer to the middle, especially for respondents who are doubtful about the tendency of the answer [35]. Therefore, the items of the construct of this study were measured using a 4-point Likert, with answer choices ranging from (1) "strongly disagree" to (4) "strongly agree". The questionnaires were given to 93 respondents in Denpasar.

Data that were obtained from questionnaires then tabulated into Microsoft excel. Finally, data imported and processed into SmartPLS software for statistical analysis. PLS analysis is a multivariate statistical technique that can handle lots of dependent variable and independent variable

at once. PLS is one of the variant-based SEM statistical methods that is designed to solve conditions where the sample size is large enough but have a weak theoretical basis in the relation between hypothesized variables and conditions where there is a relationship between variables that are very complex but the size of the sample data is small. The PLS-SEM method is better suited used for predictive analysis on a weak theoretical basis and the data do not meet SEM assumptions that are covariant based [36].

Description	Output	Criteria
Convergent	Loading Factor	>0,70
Discriminant	Cross Loading	> 0,70 for each variable
Reliability	Composite Reliability	>0,70
	Cronbach's Alpha	>0,70

Table 1:- Assessment Criteria Test Validity and Reliability
Source: [37]

In summary, the criteria used for the validity and reliability tests in the PLS measurement model are presented in Table 1.

V. FINDING AND DISCUSSION

A. Measurement Model

In this testing measurement model is tested using a validity and reliability test that aims to specify the ability of research instruments to measure particular variables and to measure a concept and the consistency of respondents in answering questions in questionnaires or research instruments.
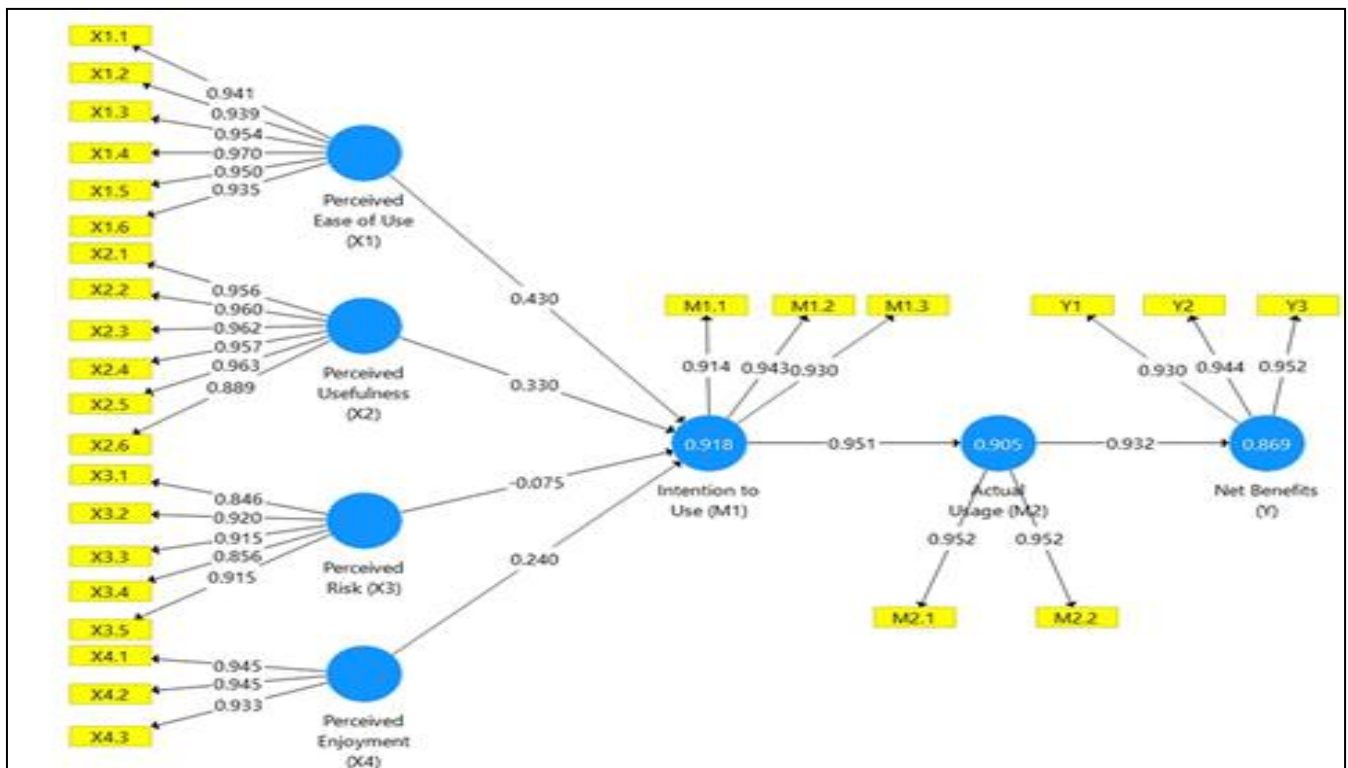

Fig. 2:- Measurement Model Results (Outer model)

B. Outer Model

➢ *Convergent Validity*

Construct	Indicator	LF	Construct	Indicator	LF
PEOU	PEOU1	0,941	PE	PE1	0,945
	PEOU2	0,939		PE2	0,945
	PEOU3	0,954		PE3	0,933
	PEOU4	0,970			
	PEOU5	0,950	INT	INT1	0,914
	PEOU6	0,935		INT2	0,943
PU	PU1	0,956		INT3	0,930
	PU2	0,960			
	PU3	0,962	AU	AU1	0,952
	PU4	0,957		AU2	0,952
	PU5	0,963			
	PU6	0,889	NB	NB1	0,930
PR	PR1	0,846		NB2	0,944
	PR2	0,920		NB3	0,952
	PR3	0,915			
	PR4	0,856			
	PR5	0,915			

Table 2:-Loading Factor Results (LF)

Based on table 2, it can be seen the value of each score item / indicator of each variable Perceived Ease Of Use (PEOU), Perceived Usefulness (PU), Perceived Risk (PR), Perceived Enjoyment (PE), Intention To Use (INT), Actual Usage (AU) and Net Benefits (NB) have values greater than 0.5, therefore, all indicators are considered to be valid.

➢ *Discriminant Validity*

	Actual Usage (AU)	Intention to Use (INT)	Net Benefits (NB)	Perceived Ease of Use (PEOU)	Perceived Enjoyment (PE)	Perceived Risk (PR)	Perceived Usefulness (PU)
AU1	0,952	0,907	0,881	0,902	0,839	0,144	0,857
AU2	0,952	0,905	0,895	0,866	0,893	0,125	0,896
INT1	0,862	0,914	0,825	0,877	0,871	0,110	0,830
INT2	0,896	0,943	0,864	0,845	0,834	0,136	0,886
INT3	0,893	0,930	0,844	0,883	0,849	0,135	0,862
NB1	0,884	0,833	0,930	0,843	0,823	0,162	0,818
NB2	0,864	0,842	0,944	0,812	0,816	0,160	0,846
NB3	0,887	0,893	0,952	0,858	0,863	0,118	0,868
PE1	0,876	0,869	0,884	0,892	0,945	0,199	0,874
PE2	0,841	0,858	0,829	0,814	0,945	0,223	0,850
PE3	0,853	0,860	0,786	0,853	0,933	0,216	0,865
PEOU1	0,892	0,896	0,868	0,941	0,842	0,201	0,868
PEOU2	0,870	0,909	0,828	0,939	0,847	0,175	0,863
PEOU3	0,860	0,870	0,835	0,954	0,838	0,193	0,848
PEOU4	0,863	0,885	0,817	0,970	0,871	0,185	0,875
PEOU5	0,885	0,881	0,860	0,950	0,890	0,161	0,884
PEOU6	0,912	0,874	0,851	0,935	0,869	0,154	0,839
PR1	0,092	0,080	0,164	0,103	0,157	0,846	0,175
PR2	0,170	0,149	0,185	0,199	0,234	0,920	0,250
PR3	0,083	0,091	0,071	0,131	0,201	0,915	0,189
PR4	0,125	0,121	0,109	0,182	0,154	0,856	0,192
PR5	0,129	0,141	0,147	0,184	0,237	0,915	0,203
PU1	0,865	0,854	0,852	0,875	0,883	0,221	0,956
PU2	0,889	0,898	0,824	0,883	0,849	0,209	0,960
PU3	0,887	0,883	0,900	0,856	0,866	0,241	0,962
PU4	0,886	0,907	0,851	0,838	0,878	0,243	0,957
PU5	0,868	0,889	0,847	0,857	0,850	0,222	0,963
PU6	0,842	0,827	0,821	0,871	0,895	0,176	0,889

Table 3:-Cross Loading Between Indicator and Construct

Based on the table 3, it can be viewed that all the cross loading values of each indicator on each variable are greater than 0.7. Thus, it can be stated that the data in the study are valid.

➤ *Construct Reliability*

	Composite Reliability	Cronbachs Alpha
Actual Usage (AU)	0,951	0,897
Intention to Use (INT)	0,950	0,921
Net Benefits (NB)	0,959	0,937
Perceived Ease of Use (PEOU)	0,982	0,977
Perceived Enjoyment (PE)	0,959	0,935
Perceived Risk (PR)	0,951	0,935
Perceived Usefulness (PU)	0,982	0,977

Table 4:-Construct Reliability Result

Based on the above table, it can be seen that all composite and cronbachs alpha reliability values in each construct are greater than 0.7. Thus, it can be stated that the data in the study are reliable.
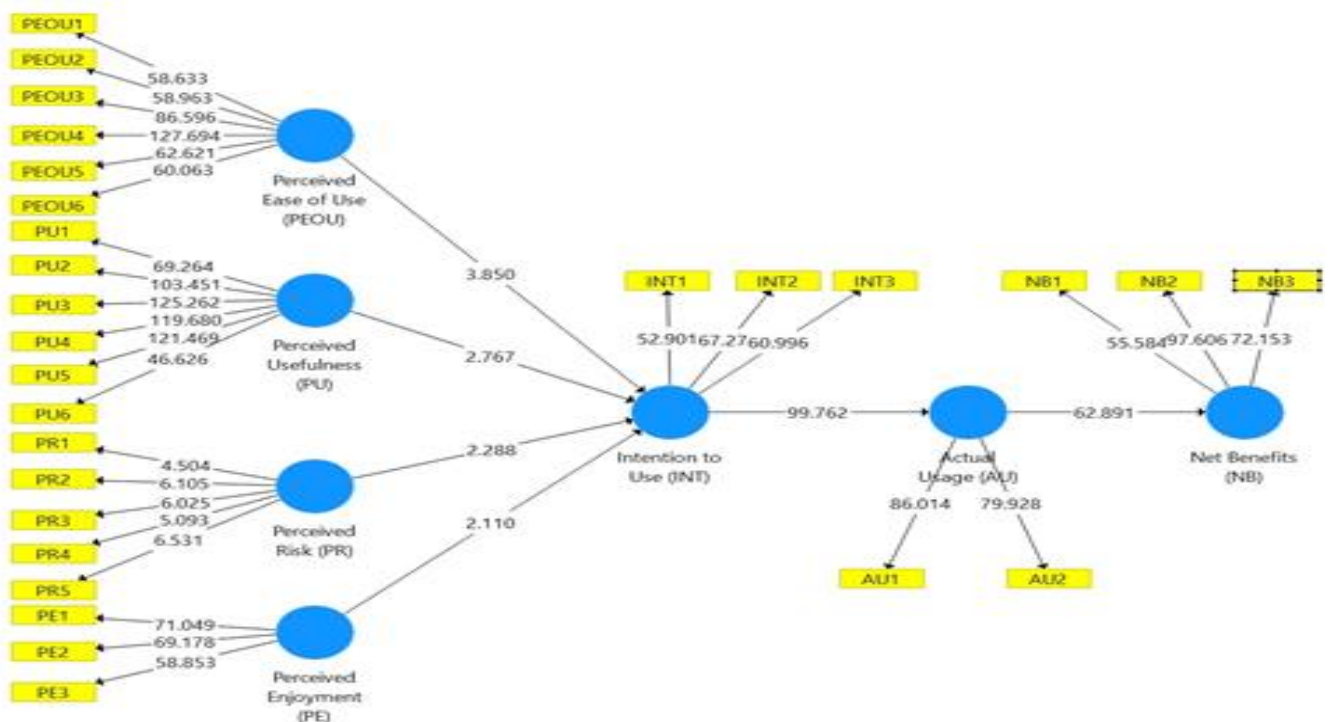
C. Inner Model

Fig. 3:-Inner Model Result

➤ *R Square*

	R Square
Actual Usage (AU)	0,905
Intention to Use (INT)	0,918
Net Benefits (NB)	0,869

Table 5:-R^2 Testing Result

It can be seen in the output table above the R^2 value of Intention to Use is 0,905 based on these results it can be concluded that 90,5% of Intention to Use is influenced by Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Enjoyment. R^2 value of Actual Usage is 0,918 which means that 91,8% of Actual Usage is influenced by Intention to Use, while the rest is influenced by other variables not used in this study. R^2 value of Net Benefits is 0,869 which means that 86,9% Net Benefits is influenced by Actual Usage, while the rest is influenced by other variables not used in this study.

➤ Hypothesis Test

	Original Sample (O)	Sample Mean (M)	T Statistics	P Values
PERCEIVED EASE OF USE (PEOU) > INTENTION TO USE (INT)	0,430	0,435	3,699	0,000
PERCEIVED USEFULNESS (PU) > INTENTION TO USE (INT)	0,330	0,338	2,760	0,006
PERCEIVED RISK (PR) > INTENTION TO USE (M1)	-0,075	-0,070	2,165	0,031
PERCEIVED ENJOYMENT (PE) > INTENTION TO USE (INT)	0,240	0,229	2,023	0,044
INTENTION TO USE (INT) > ACTUAL USAGE (AU)	0,951	0,951	94,342	0,000
ACTUAL USAGE (AU) > NET BENEFITS (NB)	0,932	0,933	61,000	0,000

Table 6:-Path Coefficient Result

Based on the test result shows that the relation between Perceived Ease of Use, Perceived Usefulness, Perceived Risk and Perceived Enjoyment with Intention to Use shows a significant value with a T statistic value> 1,96. The original sample value Perceived Ease of Use, Perceived Usefulness, and Perceived Enjoyment are positive while the value of the original sample Perceived Risk is negative. Moreover, it shows the relation between Intention to Use and Actual Usage. It can be seen that Intention to use has a significant and positive impact on Actual Usage with a T statistic value > 1,96. The original sample value Intention to Use is positive. Additionally, the relation between Actual Usage and Net Benefits shows that Actual Usage influences significantly and positively on Net Benefits with a T statistic value > 1,96. The original sample is positive. The hypothesis result is summarized in table 7.

Hypothesis	Effect	T-statistic	P-Values	Supported
H1	PEOU>INT	3,699	0,000	Yes
H2	PU>INT	2,760	0,006	Yes
H3	PR>	2,165	0,031	Yes
H4	PE>INT	2,023	0,044	Yes
H5	INT>AU	94,342	0,000	Yes
H6	AU>NB	61,000	0,000	Yes

Table 7:-Hypothesis Test Result

D. Discussion

➢ *The Effect of Perceived Ease of Use on Intention to Use Go-Pay*

The results of this study support the first hypothesis which states that perceived ease of use affects positively on intention to use Go-Pay. If the respondent feels that the information system is easy to use, he/she will use it.

Respondents also felt that Go-Pay is easy to learn, controllable, clear & understandable, flexible, easy to become skillful, easy to use.
The results of this study are supported by prior researches which show that the construct of perceived ease of use affects positively and significantly on intention to use information technology [14]–[17]. The results of this study are in accordance with the construct of TAM theory, in TAM perceived ease of use is the most important factor that can also affect the acceptance of an information technology by the user.

➢ *The effect of Perceived Usefulness on Intention to Use Go-Pay*

The results of this study indicate that perceived usefulness affects positively and significantly on intention to use Go-Pay. This study supports the second hypothesis which states that perceived usefulness affects positively on intention to use Go-Pay. This means that the greater the perception of benefits will increase intention to use go-Pay. Respondents who feel they will get benefit from using Go-Pay will be interested in using Go-Pay. Respondents feel that using Go-Pay in their daily activities is beneficial, will improve their transaction performance, improve their level of productivity in transactions, make their transaction processes more effective and easier, and faster.

The result of this study is supported by several previous researches [14]–[17] which shows that the construct of perceived usefulness influences positively and significantly on intention to use of information technology. The results of this study are in accordance with the construct of TAM theory, in TAM it is explained that intention to use technology also affect the acceptance of information technology by the user.

➢ *The effect of Perceived Risk on Intention to Use Go-Pay*

In this study it is showed that the original sample value of perceived risk is negative and the T statistic value of perceived risk >1,96. Therefore, it can be concluded that perceived risk affects negatively and significantly on intention to use Go-Pay. This shows the higher the uncertainty and consequences received by someone, the lower the intention to use Go-Pay or even will tend to avoid it. However, the lower the uncertainty and the consequences of the risk received by someone, the higher the intention to use Go-Pay. The result of this study is supported by prior researches that state perceived risk has a negative impact on the intention to use information technology [15], [16], [18], [19].

➢ *The Effect of Perceived Enjoyment on Actual Usage of Go-Pay*

The results of this study stated that perceived enjoyment affects positively and significantly on intention to use Go-Pay. It means that the perception of enjoyment created by Go-Pay will create a good impression on consumers thereby increasing their intention to use Go-Pay. The results of this study support previous researches findings [19]–[22], [38].

➢ *The Effect of Intention to Use on Actual Usage of Go-Pay*

The results of this study showed that intention to use affects positively and significantly on actual usage of Go-Pay which means that higher the intention to use, the higher actual usage of Go-Pay.

The result of this study is supported by previous researches that state intention to use has a positive influence on actual usage of information technology [23]–[25].

➢ *The Effect of Actual Usage on Net Benefits*

The result of this study found that actual usage has a positive influence on net benefits which means when the user of Go-Pay increases their frequency and duration of Go-Pay usage, this would lead to an increase in their net benefits in speed of task completion, job performance, and effectiveness.

The result of the study is supported by past researches [27]–[30].

VI. CONCLUSION

Based on the results of the research analysis, finding, and discussion, the conclusions of this study are as follows:
➢ Perceived Ease of Use affects positively and significantly on Intention to Use Go-Pay. This shows that the easier it is to use Go-Pay, the higher the perceived ease of use which results in higher intention to use Go-Pay.
➢ Perceived Usefulness affects positively and significantly on Intention to Use Go-Pay variable. This shows that the more usefulness received by Go-Pay users, the higher the intention to use Go-Pay.

➢ Perceived Risk influences positively and significantly on Intention to Use Go-Pay. This shows that the lower perception of risk of users causes the intention to use Go-Pay will increase, on the contrary if the perception of risk of the user is higher, it reduces the intention to use Go-Pay.
➢ Perceived Enjoyment influences positively and significantly on Intention to Use Go-Pay. This shows that the more enjoyable, pleasure experience, playful received by Go-Pay user, the higher the intention to use Go-Pay.
➢ Intention to Use influences positively and significantly on Actual Usage of Go-Pay. This shows that the higher intention to use Go-Pay, the higher actual usage of Go-Pay.
➢ Actual Usage of Go-Pay impacts positively and significantly on Net Benefits. This shows that the higher actual usage of Go-Pay, the higher net benefits obtained by Go-Pay user

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